

**DECLARATION OF KRISTA L. FREITAG
PURSUANT TO 28 U.S.C. § 1746**

Pursuant to 28 U.S.C. § 1746, Krista L. Freitag declares that:

1. I am over 21 years of age and competent to give this declaration. I live in Los Angeles County, California. I have personal knowledge of all the facts stated in this declaration and, if called, would testify to the same.

2. I am the Court-appointed Temporary Receiver in *FTC v. Superior Servicing, LLC, et al.*, 2:24-cv-02163-GMN-MDC for Defendant Superior Servicing, LLC and its subsidiaries, successors, assigns and affiliates (“Receivership Entities”). I am currently a Principal at E3 Realty Advisors, Inc. d/b/a E3 Advisors (“E3”) and have over 20 years of experience serving as a project manager, receiver, and monitor in federal and state court cases throughout the United States.

3. Pursuant to my obligations under the Court’s Temporary Restraining Order (Doc. 9) (“TRO”), on November 25, 2024, I accessed a business premises located at 3020 Saturn Street, Suite 200, Brea, California (“the Saturn Office Suite”), which I believed to be associated with Defendant Superior Servicing, LLC and other Receivership Entities. I entered the office with my legal counsel, Ted Fates, of Allen Matkins, members of E3 staff and Darielle Delgado of HKA Global, LLC, who I have engaged in this matter to assist with forensic digital data collection. A more fulsome description of my access and search of this business premises is provided in my Receiver’s Report filed pursuant to my obligations under the TRO.

4. The Saturn Office Suite consists of a large room with 10 cubicles, two offices, a computer room, a breakroom, a conference room and a kitchen. When we entered the business premises, we encountered four individuals who were working in the office suite at that time; one additional individual arrived shortly after our entry into the office suite. These individuals’

actions within the Saturn Office Suite were observed by me or my team from the time we entered the business suite until the individuals left the office. During that time period, no one other than me or my team handled or otherwise moved any of the documents referenced in this declaration.

5. I performed the inspection of physical documents found at the Saturn Office Suite, and I served as the records custodian for these documents. During my inspection of physical documents at this location, I identified several documents that specifically referred to Superior Servicing, LLC.

6. One such document, labeled “Superior Servicing Program History,” was found on the desk of an individual who identified herself as Raquel Ramirez. Raquel informed me that she was employed by “SPCTWO” and that her job responsibilities consisted of assisting when clients call in; answering questions and updating information to prepare documents for them to submit. I added a note to this document with the words “From Raquel’s desk” written on it. A true and correct copy of this document, with my note, is attached to this declaration as **Attachment A**.

7. A second document I discovered during my review of documents at the Saturn Office Suite is a document that appears to provide a checklist relating to setting up a new company. This document was found in the office of Maggie Cisneros. Ms. Cisneros was not present due to a reported medical procedure on November 25, 2024; however, multiple other employees identified her office and identified her as a manager. Personnel lists located throughout the Saturn Office Suite identified Maggie Cisneros as “Management”. I placed a post-it note on this document with the words “From Maggies office Copy” on it. A true and correct copy of this document, with my post it note (written by a staff member), is attached to this declaration as **Attachment B**.

8. During my review of documents located at the Saturn Office Suite, I also discovered a document entitled "MEETING NOTES," which lists the "TOPIC" as "Meeting w/ Dennise recap." The document is dated November 12, 2024. I located this document in the Saturn Office Suite on a desk of Raquel Ramirez. A true and correct copy of this document is attached to this declaration as **Attachment C**.

I declare under penalty of perjury under the laws of the United States that the foregoing is true and correct.

Executed on December 4, 2024, in Los Angeles, California.



KRISTA L. FREITAG



From Raquel's desk

Program History

(2008) Income-Based Repayment (IBR)

Payments and Forgiveness. The original version of the IBR plan limits payments to 15 percent of discretionary income, capped at the amount borrowers would have paid under the standard repayment plan (a 10-year fixed-payment plan), and offers loan forgiveness after 25 years of repayment. The updated version limits payments to 10 percent of discretionary income, subject to the same cap, and offers loan forgiveness after just 20 years of repayment. In each case, discretionary income is defined as income above 150 percent of the federal poverty guideline.

Eligibility and Enrollment. Both direct and FFEL loans can be repaid through the IBR plan. Borrowers are eligible as long as they demonstrate that their payments would be lower than under the 10-year fixed-payment plan. That expanded eligibility, combined with the IBR plan's greater benefits and simplicity, probably explain why it had a significantly higher take-up rate than the ICR plan in the decade after it was introduced. Both enrollment and the volume of loans in the plan grew rapidly over time; however, new enrollment declined after the introduction of the Pay as You Earn (PAYE) plan, which requires smaller payments and allows for faster loan forgiveness than the original IBR plan.

(2012) Pay as You Earn (PAYE)

Payments and Forgiveness. Required payments are limited to 10 percent of borrowers' discretionary income, capped at the amount borrowers would have paid under the standard repayment plan. Discretionary income is defined as household income above 150 percent of the federal poverty guideline. Loan balances are forgiven after 20 years of repayment.

Eligibility and Enrollment. To qualify for the PAYE plan, students must have borrowed for the first time on or after October 1, 2007; must have received a disbursement of a direct loan on or after October 1, 2011; and must demonstrate that their payments would be lower under the PAYE plan than under the 10-year fixed-payment plan. Consolidation loans that include PLUS loans to parents are not eligible for Payments and Forgiveness. The REPAYE plan limits payments to 10 percent of borrowers' discretionary income, defined as income above 150 percent of the federal poverty guideline. Unlike in the other income-driven plans, the payment amount is not capped. Loan balances are forgiven after 20 years for undergraduate borrowers and 25 years for graduate borrowers.

2014 Revised Pay as You Earn (REPAYE)

Payments and Forgiveness. The REPAYE plan limits payments to 10 percent of borrowers' discretionary income, defined as income above 150 percent of the federal poverty guideline. Unlike in the other income-driven plans, the payment amount is not capped. Loan balances are forgiven after 20 years for undergraduate borrowers and 25 years for graduate borrowers.

... are eligible for repayment through the REPAYE plan except for PLUS



Student Loan Glossary

Terms	Definitions
Interest Rate	Interest is additional money that you pay to a lender as a cost of borrowing money. Interest is calculated as a percentage of the unpaid principal amount that you borrowed. Interest rates for a federal student loan depend on the loan type and the first disbursement date of the loan.
Direct Subsidized Loans	A student's eligibility for subsidized loans is based on financial need and must be an undergraduate. Interest does not accrue until leaving school. The government pays your loan interest while you're in school at least half-time and continues to pay it during a six-month grace period after you leave school. The government will also pay your loan during a period of deferment.
Direct Unsubsidized Loans	A student's eligibility for unsubsidized loans is not based on financial need. They can be used for undergraduate and graduate school. The government does not pay any interest accrued on an unsubsidized loan.
FFEL Loans	Federal Family Education Loan (FFEL) Program. FFELP student loans are federally backed loans that were funded directly by the government. To take advantage of more student loan benefits including REPAYE income driven repayment and PSLF, they must consolidate.
Perkins Loans	The Perkins Loan is a subsidized loan, meaning the federal government pays the loan's interest while the borrower is in school. Perkins Loans have a fixed interest rate of 5%



Terms	Definitions
Parent Plus Loans	PLUS loans were for parent borrowers taking out loans for their children's undergraduate education. In 2006, the FFELP PLUS loan option was expanded to include graduate students.
Direct PLUS Loan	Direct PLUS Loans are federal loans that graduate or professional students and parents of dependent undergraduate students use to help pay for education expenses.
Deferment	Deferment is a suspension of student loan payments. You can apply to get subsidized or unsubsidized federal student loan payments temporarily deferred, and the government pays the interest on the subsidized loans during deferment. You need to qualify for a deferment; unemployed, attending school at least half time, active military or health.
General Forbearance	Federal student loan forbearance suspends loan payments, like a deferment. Forbearance basically allows borrowers to skip loan payments without becoming delinquent, an important protection for someone facing temporary financial hardship. It can be used no more than 12 months at a time or three years total. Interest always accrues with Forbearance and is added to the loan at the end unless you pay it as it accrues.
Grace Period	The length of a grace period is typically six months, but it can vary depending on the type of loan you received. Interest starts accruing on loans except for Direct Subsidized loans.
Consolidation	Debt consolidation is a method of debt refinancing that involves taking out one loan to pay off others.



Rebuttals

What's the name of your company?

The name of our company is Superior Servicing. We are a document preparation center that helps students with federal debt enroll into programs that can help to lower your payments, lower your interest, and qualify you for loan forgiveness (CONTROL SCRIPT)

I don't feel comfortable giving you my banking information

Understandable, but we need to set up your payments to send you out your service agreement for the program. Once we get you enrolled you will be getting a copy of your federal documents filed with the Department of Education for your enrollment. After we set this up you'll be in the program and on track to being debt free.

This sounds to good to be true

I completely understand but keep in mind all these programs came out in 2008 under the Obamacare act to help students with debt. There is a lot of people who go to college and take out 60 or 70 thousand dollars in loans and then graduate and find a job paying them nearly minimum wage and they cannot afford their monthly payments. The government does not want students to be penalized because they chose to go to college, so they created programs to provide students with payments based on their income. After 20 years of making qualifying payments on the account, then your balance is forgiven and paid by the government. It's a great program and will help you to get these debts paid off.

I can't afford the processing fee

I understand but keep in mind this only a one-time fee that's required for US to close out your balance for your enrollment. Once that's covered your new program will begin and you'll finally be on track to getting your debts resolved. Instead of paying back thousands of dollars on your account you have an opportunity to have the government help you, but we need to set up your payments to get you enrolled.

Can I do this for free?

You can do this for free but over 60% of students that do that get dropped out of the program every single year from not doing it correctly. It's extremely important that everything is done correctly the first time or else you put yourself at risk for losing these benefits. If you get dropped out of the program in a few years and these programs are not available, then you will be liable for paying back all your debt plus all the interest that was accruing. When it comes to your finances you want to make sure it's done correctly so that after 20 years you know 100% your going to get your loans forgiven (CONTROL SCRIPT)



Customer Service Training:

Week 1

1. Explaining Programs
2. FAQ / Rebuttals
3. Creating a Task / Time Frame for Docs / Correspondence
4. Welcome Calls
5. Payment Reminder Calls
6. Re-Scheduling Payments
7. Hardships
8. Cancelling
9. Updating Status / Refunds
10. Tips for Saves
11. Rehab Files
12. Scheduling Conference Calls



PROGRAMS

Revised Pay As You Earn (REPAYE) (SAVE) Saving on Available Ed Plan (Post repay)	<ul style="list-style-type: none"> - An income-driven repayment plan sets your monthly student loan payment at an amount that is intended to be affordable based on your income and family size. - 20 years for undergraduate (240 months) - 25 years if grad loans. - Any remaining loan balance is forgiven if your federal student loans aren't fully repaid at the end of the repayment period. - Required to recertify yearly. - If you don't recertify your income by the annual deadline under the IBR plan, any unpaid interest will be capitalized (added to the principal balance of your loans).
Income Contingent Repayment (ICR) 7% interest rate	<ul style="list-style-type: none"> - 25 years of repayment. - This plan is the only available income-driven repayment option for parent PLUS loan borrowers. Although PLUS loans made to parents can't be repaid under any of the income-driven repayment plans (including the ICR Plan), parent borrowers may consolidate their Direct PLUS Loans or Federal PLUS Loans into a Direct Consolidation Loan and then repay the new consolidation loan under the ICR Plan (though not under any other income-driven plan). - Any remaining loan balance is forgiven if your federal student loans aren't fully repaid at the end of the repayment period. - Required to recertify yearly. - If you don't recertify your income by the annual deadline under the IBR plan, any unpaid interest will be capitalized (added to the principal balance of your loans).
Public Service Loan Forgiveness (PSLF)	<ul style="list-style-type: none"> - The PSLF Program forgives the remaining balance on your Direct Loans after you have made 120 (10 years) qualifying monthly payments under a qualifying repayment plan, while working full-time for a qualifying employer. - Be employed by a U.S. federal, state, local, or tribal government or qualifying not-for-profit organization (federal service includes U.S. military service) and 501c3 - Must be working fulltime (30 hours min)
Standard Repayment	<ul style="list-style-type: none"> - The Standard Repayment Plan is the basic repayment plan for the William D. Ford Federal Direct Loan (Direct Loan) and Federal Family Education Loan (FFEL) Programs. Payments are fixed and made for up to 10 years (10-30 years for Consolidation Loans).



New Hires Cheat Sheet

Before Submitting

- Verify spelling of client's information
- **Check for any grammatical errors and/or capitalization.**
- Make sure you have selected the program in the "loan program" tab
- Make sure the SRP date is scheduled two weeks from the last enrollment date
- Make sure References DO NOT have the same address as the client or live on the same street. References can only be US states.
- Verify Routing and Account #'s are correct
- Make sure DOB and Social Security are on the file
- Credit Pulls- make sure to manually input the loan program in the tab
- Make sure to add "Program Notes"
 - PROGRAM= (Name of program)
 - PROGRAM PAYMENT= (Approved amount) SRP= (19 or 49)
 - PSLF= (yes or No)
 - FAMILY SIZE= (Total Amount)
 - FILING STATUS= (Married, Single Head of Household etc.)
 - INCOME= (Adjusted Gross Income)
 - Grad loans = (YES or NO)
- Make sure to SUBMIT the file in the enrollment tab
- Add client to your tracker

Reminder:

- Parent Plus loans can ONLY be enrolled in ICR or Standard program.
- Graduate Plus loans qualify for loan forgiveness with term of 300 months. Please notate in Program Notes.
- If you cannot pull up Parent Plus loans in NSLDS go to www.Studentaid.gov to verify balance.
- We CANNOT enroll clients who are in Loan Originated Status or Bankruptcy
- Family size of 6+ will be verified by the Department of Education and they may ask for proof of family size.
- Client is already counted as one, so adults + children+ client should equal the total family size.
- \$799/3 needs a Supervisor approval. *3 hardships / day*
- Standard Programs, PSLF and hardships require approval from Management.
- If client's loans are in default, please make sure to cover Rehab process.

Make sure to check your email daily. Check for "returned" files, fix and re-submit

Banks We Do Not Accept:

- Sutton
- Meta Bank - now PATHWARD
- America Express
- Federal Reserve Bank

only banks routing not CC!



How to Maximize your conversion

Can't access FSA ID

Ask your client what the notice says their balance is and go based on that. If the client decides to move forward, we can do a paper application.

Loan Originated Status

Pull up their loans on the NSLDS and above their loans check their enrollment status. If it says half time, then we can still help them. When applying for the consolidation you will need to do a 1-month delay. If client signs up, then next we will need to complete exit counseling.

Clients in an IDR Plan

Most clients in IDR plans are unaware of forgiveness because their servicing companies simply do not tell them. They have no intention of helping them not pay back the debt. If the client doesn't mention forgiveness, then treat the file as if they are not in one. If they are making income-based payments that just means their loans are growing and they will be in more debt. Our program offers them forgiveness after 20 years, their program doesn't.

Follow ups

Be diligent in following up with all of your clients. They called for a reason but it's our job to make sure we follow up with everyone who was not able to complete the application the same day. They won't remember to call you so remember to call them!

Same Day Closes

Do not rely on clients signing up the next day. Nothing will change overnight except them overthinking the situation and deciding to not move forward. Do not let them control the situation and create a sense of urgency to help them make the right decision.

Do not make assumptions

Do not pitch a client upfront or rush a client because they are unemployed or making negative comments about being unable to afford their payments. These types of clients are frustrated, and they need the help more than most! In many cases, these clients will do what is necessary to get out of debt.

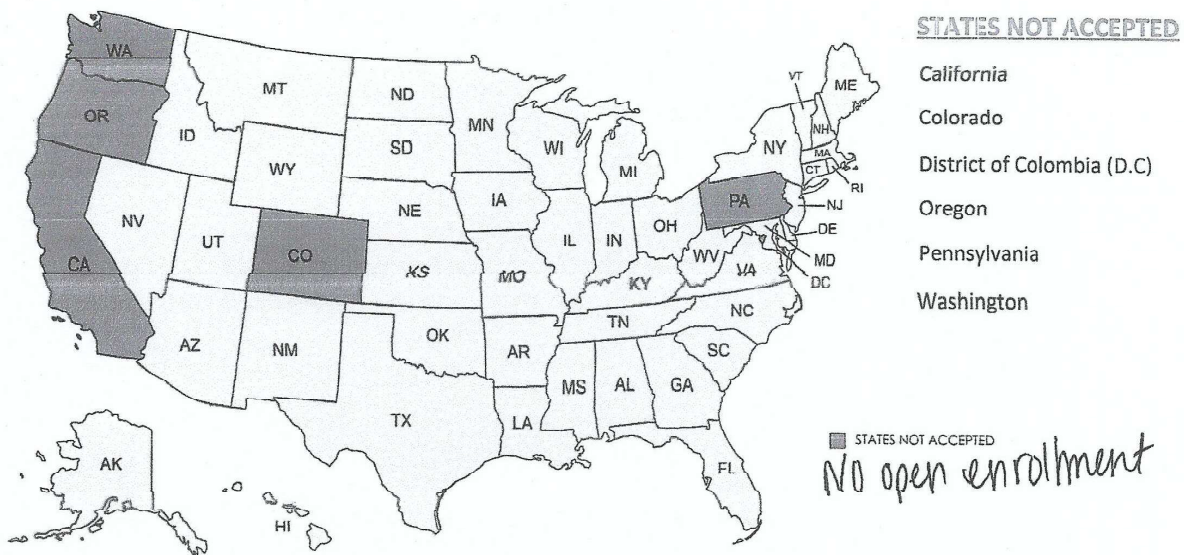
Parent Plus Loans

Parent plus loans do not always show up in the NSLDS. If the loan is for their son or daughter, go to studentaid.ed.gov. In most cases, the loans will appear, and you can download their file.

**If you are unsure on any the items listed above, notify management for training immediately!*



STATES WE DO NOT ACCEPT



Created with mapchart.net



Finding Recertification Date on FSA (recert)

Step One: Go to "My Aid"

Dashboard

My Aid



Step Two:

Scroll down to loans and select "View Loans"

LOANS SERVICED BY

DEPT OF ED/NELNET

TOTAL BALANCE
\$68,188

[View Loans](#)

NEXT PAYMENT ON
12/14/22

[Make a Payment](#)

Step Three:

Select – "View Loan Details"

Consolidation Loan

LOAN DATE
10/17/17

LOAN STATUS
Forbearance

REPAYMENT PLAN
Revised Pay As You Earn
Repayment Plan (REPAYE)

[VIEW LOAN DETAILS >](#)

Step Four:

Copy and Paste "IDR Anniversary Date" (even if it says N/A)

NEXT PAYMENT DUE DATE
10/28/2023
[Lower my payment](#)

LAST PAYMENT MADE ON
01/01/1901

ENTERED REPAYMENT
10/17/2017

REPAYMENT PLAN
Revised Pay As You Earn
Repayment Plan
(REPAYE)
[Explore different
repayment options](#)

IDR ANNIVERSARY DATE
N/A



SALES SCRIPT

Thank you for calling the Student Assistance Center, this is (*YOUR NAME*). How can I help you?

Great, can you please provide me with the benefit ID number that is located on the top right-hand side of your notice?

Thank you for that, am I speaking with (Debra Jones)? Ok Thank you, and Debra the address I have on file is 1234 Kelvin Ave Irvine CA 92614. Is that correct? (**The Clients information will auto populate in DPP**)

Ok Great, (*Debra* *CLIENTS NAME*) The reason you received that notice is because you may qualify for programs through the Department of Education that can assist you with your student loan debt. These benefits include lowering your monthly payments, lowering your interest, and loan forgiveness in which the government can help to pay part of that debt off for you.

I just need to ask you a few pre-qualifying questions to determine if you are eligible okay?

Now to start off (*Debra* *CLIENTS NAME*), are these loans you took out for Grad School?

Okay and are you currently making payments on your loans? Or were you making payments prior to COVID?

IF ANSWER IS NO:

Ok well hopefully they haven't filed any sort of default of garnishment against you as of yet, but DON'T WORRY (*CLIENTS NAME*) I'll be able to check that for you in just a moment.

IF ANSWER IS YES:

If so, how much is/was your current servicer requesting you to pay on a monthly basis? Ok, well hopefully we can get that drastically reduced for you, but DON'T WORRY (*CLIENT NAME*) I'll be able to check that for you in just a moment.

Debra
(*CLIENTS NAME*) Are you currently employed? And if so, what is your Adjusted Gross Income?

Do you currently work for a nonprofit, city, state, or government entity? Ok great, and can you please provide me with the name and address of your employer so I can update your account?

The next question is how many people can we include in your family size including yourself? Is there anyone else that you financially assist or help take care of? It does not have to be a dependent who you file on your tax forms!

And lastly, are you currently single or married?

Okay great! Based on your information it does appear that you may qualify for loan forgiveness benefits offered through the Department of Education.



The next step in the process is to pull up your debt amounts so we can verify the loan balances and determine exactly what program you're eligible for.

I am going to send you a 6-digit verification code from the Federal Student Aid database in order to verify your loan balances. What is the email address associated with your Federal Student Loans?

Please verify your date of birth.

OK GREAT, next we will be verifying your exact student loan balance.

FSA SECURE CODE / PASSWORD RESET

pg 15

I just sent you an email with the direct Federal Student Aid website to obtain your Federal Student Aid Data. Please check your email/phone and let me know if you received it so I can walk you through it step-by-step... (follow instruction page).

OR

(GO THROUGH STEPS TO GET FSA UPLOAD FROM CLIENT VIA EMAIL. PLEASE SEE INSTRUCTION PAGE)

Ok (CLIENTS NAME) I received your email. I am going to place you on a very brief hold while I get your loans pulled up and verified, and then we will go over the programs and benefits you are eligible for.

OR

(SOFT PULL)

Okay (CLIENTS NAME), it does not look like your phone number or email is linked up to a Federal Student Aid account. We can pull them up with your social. Can you please provide me with your social?

PUT CLIENT ON HOLD:

MAKE SURE DEBT PAY PRO IS COMPLETELY FILLED OUT AND LOANS ARE UPLOADED

Go over the total balance of the loans and how many loans they have. Explain to them how much it would cost to pay off their loans both monthly and total payoff without a program.

Debra
(CLIENTS NAME) I pulled up your loans and right now your balance is at (AMT) and you have a total of (X) loans out. In order to pay off your loans you would need to pay about (1%) a month for a term of 20 years. By time you pay it off your looking at paying back about (Double Loan Amt) with interest. Now that's where you currently stand with your account but here's what you may qualify for.

↳ ref to page 6



FSA TROUBLE SHOOTING OPTIONS

Option #1: Re-Set FSA ID Password Through Verified Email:

1. Go to: <https://fsaid.ed.gov/npas/pub/ForgotPassword?appid=fafsa>
2. Click "use my username" and type in clients email address with DOB
3. Send the client 6-digit verification code
4. Have the client read the code back to you in order to Reset the Password
5. Re-Set the FSA ID password to Student123!
6. Login to: <https://studentloans.gov/myDirectLoan/index.action> with UN and PW

Option #2: Email Address is NOT VERIFIED but they already have an FSA ID Account

1. Click "forgot username" <https://fsaid.ed.gov/npas/pas/pub/ForgotPassword?appid=fafsa>
2. Click "answer challenge questions" (this is going to re-set the username)
3. Get clients DOB, SSN, last name which will generate the Challenge questions
4. Re-set the username for the client and submit

NOW YOU NEED TO RE-SET THE PASSWORD

5. Go back to <https://fsaid.ed.gov/npas/pas/pub/ForgotPassword?appid=fafsa>
6. Type the new username in the search box with the DOB
7. Click "answer challenge questions" (this is going to re-set the password)
8. Type in DOB, SSN, last name which will generate the clients challenge questions
9. Re-set the password to Student123!
10. Go to: www.nslds.com and login with the updated UN and PW and pull the loans

IF THEY DO NOT KNOW THE ANSWERS TO THE CHALLENGE QUESTIONS:

- Proceed with a manual application, repayment estimator to determine monthly payment

Option #3: Create a NEW FSA ID:

1. Go to: <https://studentaid.ed.gov/npas/index.htm>
2. Click: "CREATE FSA ID"
3. Input client's info: Name, DOB, SSN, address, etc....
4. Create a brand-new FSA ID (UN and PW) for the client
5. Login to www.nslds.com and pull up their loan file

Option #4: Soft Pull Credit through Debt Pay Pro

Option # 5: Identifiers not Found:

1. Double check personal information, check for maiden name on the loans, middle initial, etc.
2. Login to www.studentaid.gov and see if the loans populate
3. If it's a parent plus loan try creating the FSA ID under the students information from scratch
4. Click "MANAGE FSA ID" <https://studentaid.ed.gov/npas/index.htm> and make sure all information is correct and matches the information that was used to take out the loans
5. Proceed with a manual application that will need to be signed, and mailed into the servicer

FSA Loan Simulator Walk Through

Use this method when we don't have access to FSA, and we did a soft pull for the client to determine which federal program the client qualifies for.

- Go to studentaid.gov
 - a. Loan Repayment > Tools and Calculators > *Loan Simulator*
- Choose: *"I Want to Find the Best Student Loan Repayment Strategy"*
 - a. **Choose: Start from Scratch**
- 1. **Which of the following apply to you?**
 - a. I have children or other dependents.
 - b. I have additional taxable income.
- 2. **How many dependent children do you have?**
 - a. Enter the client's info.

How many other dependents do you have?

 - a. Enter the client's info.
- 3. **Enter your other sources of taxable income.**
 - a. Enter the client's AGI.
- 4. **Estimate your loan balance.**
 - a. Click on the blue highlighted section: *"Enter your loans manually."*
 - b. Confirm your current loan situation.
 - i. + Add a Loan
 - ii. **Loan Type:** Leave as is.
 - iii. **Interest Rate:** 6%
 - iv. **Total Balance:** Client's total federal student loan amount obtained from soft pull.
 - v. **Save**
- 5. **Would you like repayment options if you maintain Public Service Loan Forgiveness (PSLF) eligibility?**
 - a. NO
- 6. **What is your primary repayment goal?**
 - a. Have a low monthly payment.
 - b. **Click: VIEW RESULTS**

It will give you the best payment plan based on the information entered. You can also "View and Compare All Plans."



REPAYE/ ICR:

The program you qualified for is the Revised Pay As You Earn Program. This is a loan forgiveness program directly with the Department of Education. It gives you payments based on your ability to pay, not the amount of debt that you owe. Based on everything you demonstrated today, you qualified for a payment in this program of **(Amt)** a month. Now this is your payment for the first year and then every year it goes based on your income. After 20 years of making qualifying payments on the account, whatever balance that you still have remaining will be considered forgiven and paid off in full by the Department of Education. So, after 20 years of making these payments obviously you're not going to pay the loan off because you're only paying **(Amt)** a month. However, once you complete the program whatever you do have left will be paid in full by the federal government. Instead of paying **(Amt)** a month for 20 years and paying back **(Double Loan Amt)**. Now you're only paying **(Amt)** a month and on track to only paying back about **(Amt)**. The remaining **(Amt)** or so that you're not covering, that's how much you're looking at getting forgiven based on your payment today. Does that make sense?

Standard:

The program you are qualified for is the Standard Repayment Program. This is a restructuring plan with the department of education. It's going to reduce your payment down to the minimum which is a total of **(Amt)** a month. Now this program is set for a (X) year term however you have no pre-payment penalties. So, if you want to pay your debt off faster you can do that at any time. Now this program can help you save money on interest because any time you make a payment higher than your payment of **(Amt)** a month, it goes directly towards your principal balance and not your interest. Right now, when you're making payments it's being applied directly towards your interest first, then the rest goes towards your principal which is why it takes so long to pay off these debts. In this program, anytime you make a higher payment than what your given, none of it goes towards interest and only goes towards your principal. By doing this you can have a lot more money going to your principal balance every month which can save you thousands on interest on the account. Does that make sense?

Standard and Graduated Plans: Maximum Repayment Periods	
Total Education Loan Indebtedness	Maximum Repayment Period
Less than \$7,500	10 years
\$7,500 to \$9,999	12 years
\$10,000 to \$19,999	15 years
\$20,000 to \$39,999	20 years
\$40,000 to \$59,999	25 years
\$60,000 or more	30 years

**When using the standard calculator, always calculate using a 6% interest rate UNLESS it is Parent Plus or Grad Loans, then we will use 7% interest rate. **



Explain program.

Now here's how the enrollment process works. Your program won't start today, it takes a couple months to process. **FIRST**, your loans are going to be paid off in full by the Department of Education and consolidated to one loan for the program. As a result, you will see those reflected on your credit report as paid in full by THE DEPARTMENT OF EDUCATION. You may see an increase in your credit score so you may be able to take advantage of that unintended benefit.

ONCE THAT'S COMPLETED, you're not going to have multiple loans with multiple different interest rates. You're just going to have 1 loan, 1 account number directly through the DEPARTMENT OF EDUCATION and that loan will immediately start earning time credit towards your loan forgiveness date which is (10 or 20) years from now. Once you reach the end of the program the total balance both principal and interest will be completely forgiven by the Department of Education and you will be done with your loans at that point!

NOW, while your file is being processed, we are going to prepare an administrative forbearance. This is federal documentation that will stop your payments from coming due starting from today until your program takes place. **ONCE THAT'S APPROVED**, you will no longer be required to make payments to your lender during this time and moving forward you will make payments directly to the Department of Education.

Now ^{Debra} (CLIENTS NAME) The last part is the monthly payment that you're qualified for:

IF THERE IS NO PAYMENT

Now, I want to go over your monthly payment with you. (Clients Name), the payment you are qualified for is \$49 a month. The \$49 monthly payment goes to Student Processing Center to handle the recertification process that is required by the Department of Education every year to stay in the program. So, total moving forward will only be \$49 a month to take care of your recertification for your Student Loans okay?

IF THERE IS A PAYMENT

Now, I want to go over your monthly payments with you. The payment you are qualified for in the program is (\$___/month). (Clients Name), you have **2 separate payments** that go out for

Loan payment + \$49

your loans. \$___/month goes to the Department of Education and that payment will not begin for about 60 days from now. \$49/month goes to Student Processing Center to handle the recertification process that is required by the Department of Education every year to stay in the program. So, total moving forward your payment will be \$___/month to take care of your Student Loans okay?

THE NEXT STEP IN THE PROCESS IS: I'm going to place you on hold for about 3 to 5 minutes while I take your file over to our underwriting department and when I get back on the line, I will come back with two things. **THE FIRST IS YOUR APPROVAL:** We need to make sure you are meeting all of the proper requirements set by the Department of Education so that you can enroll and receive these benefits. **THE SECOND:** is your document preparation fee which is required for us to prepare the administrative forbearance,



the income based payment forms, and the federal consolidation form to close out the balances and get you enrolled. Based on your loan amount, your document preparation fee is coming out to \$1,850, but you do qualify for some deductions that I am going to apply on your behalf.

When I get back on the line I will let you know if you got the approval to receive these benefits on your account. I will also come back with your document preparation fee, what they reduced it down to, and your options to cover that prior to your program starting.

Now, if I am able to get an approval, we will need two personal references on file. They can be family, friend, or co-worker as long as they do not live with you or live with each other. We will need name, phone number and address so please think of who you would like to put down.

Great, one moment please.

Place on Hold

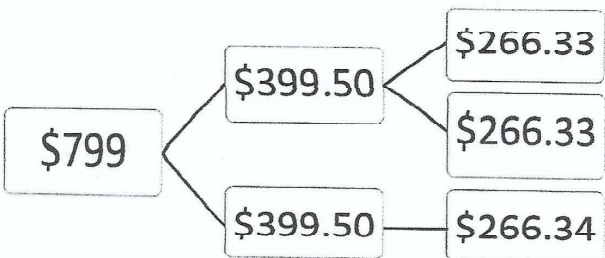
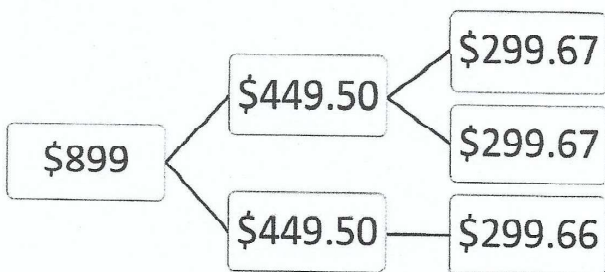
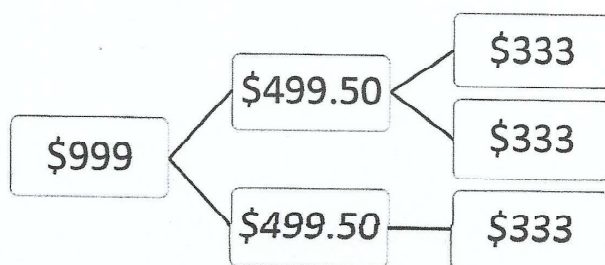
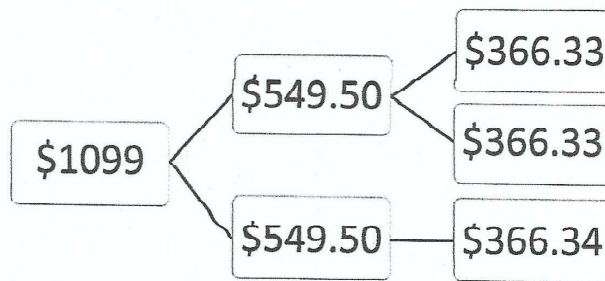
Debra
Okay (*CLIENTS NAME*), I just got back from our underwriting department and CONGRATULATIONS you did get approved for the **Loan Forgiveness Program/Standard Program**. Once submitted to the Dept of Education they will do a final review on the account. Based on everything you demonstrated today we did confirm all the benefits on the account. Your new monthly payment is going to be (AMT) a month and after (10-20) years of making qualifying payments you will be receiving forgiveness on the rest of your balance. You will no longer have multiple loans as they will be paid in full by THE DEPARTMENT OF EDUCATION and reduced down to one account directly with the government. **DURING THIS TIME**, your account will be placed into an administrative forbearance so once approved, you will no longer be required to make payments to your lender during this process. Your only responsibility that is due at this time is your one-time document preparation fee that's required for us to close out these balances and get you enrolled.

*can push 1st payment
pg 1

Based on your loan amount, your processing fee came out to a total of \$1,850 however you did get approved for the deductions that I placed on your account, so your document preparation fee was reduced down to the minimum and that's a total of \$1099. Now they are giving you two options to cover that. You can do a two-payment plan which is two payments of \$549.50. However, if you pay it in full you can do a one-time payment of \$799 and that will save you an additional \$300 dollars off your enrollment. Once that's covered your new monthly payment will be (Amt) and you'll be on track to being debt free. Which option works better for you?

OK GREAT, I am going to put the 1st payment date for (Date), the 2nd payment will be scheduled for (Date) and keep in mind your payment of \$49/month will begin two weeks after that on (Date). All you will have moving forward on a monthly is \$49/month to take care of your student loans.

So (*CLIENTS NAME*), please provide me with your routing and account number so I can send you the service agreement which confirms your enrollment and approval into the program.... Please go ahead whenever you're ready.....





RECERT / RECAL

ALL loans are consolidated, already on an IDR program
(REPAYE, PAYE, IBR, ICR):

NEED TWO PIECES OF INFORMATION NOTATED:

1. Current approved payment on their current program
2. Recertification date

HOW TO TELL WHEN THESE FILES ARE RECERT, RECAL, OR RECERT ONLY:

1. **RECERT ONLY:** Clients' payment is already the same as what we pitched, and they are not due to recert for more than 3 months.
Meaning, we cannot send out any documents until their recertification date is 3 months away
***May pitch lower enrollment fee, as we cannot send any documents today.*
2. **RECAL:** If clients' current payment is higher than what we pitched, they will stay on the SAME program, but we will send docs to recalculate down to the lower payment.
3. **RECERT:** If clients' recertification date is within 3 months, we will go ahead and recertify them today

THE **ONLY** TIME WE WOULD DO A **PROGRAM CHANGE** IS IF THE CLIENT IS ON AN IBR OR ICR AND THE PAYMENTS ON THOSE PROGRAMS ARE HIGHER THAN REPAYE.

**Example: Client is on IBR with a payment of \$70, REPAYE calculates payment for \$15, we would then do a program change to place on REPAYE to lower payment*



Setting up Enrollment and Sending Service Agreement

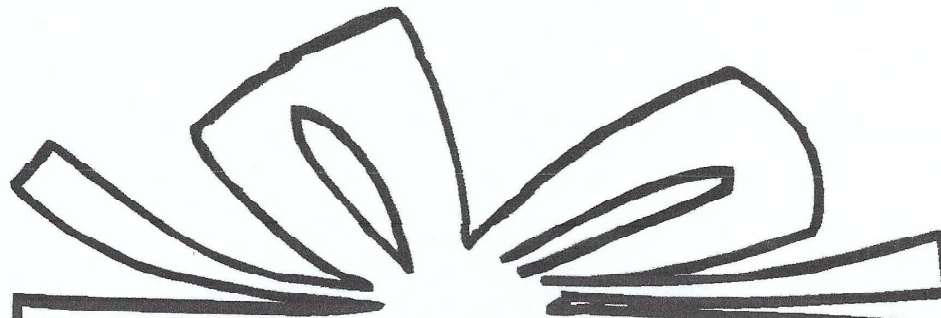
How to Set-up the Enrollment and send Clixsign:

- Click ENROLLMENT
- Edit Enrollment Plan
- Choose Base Plan:
 - If Standard Program- "Enrollment Plan"
 - If Forgiveness Program- "Enrollment Plan w/ Renewal 1/2 Pay or 3 Pay"
- Payment Method: ACH
- Edit Program Length: 120 months/240 months.
- Select Enrollment Fee
- Click on Custom Dates
- Select Dates
- Click Update Dates
- Make sure to schedule SRP recurring start date two weeks after last payment (might have to schedule 1 month before to reflect the correct date)
- Click Save Enrollment Plan and gather banking.
- Once banking is saved go back to Enrolment
- Click on Edit Enrollment Plan
- Click on Save & Generate Contract
- Select the correct Document under Choose Template: Superior Servicing w Renewal Updated
- Click "Send to ClixSign" and "Generate PDF"
- Send for Signature!

The screenshot displays the 'Client Dashboard' for a user named 'dennise test'. The interface includes a top navigation bar with tabs like 'Enrollment', 'Accounts', 'Reports', and 'Admin'. A sidebar on the left lists various actions such as 'Enrollment Plans', 'Choose Base Plan', 'Payment Method', 'Edit Program Length', 'Fee Selects/Payment', 'Enrollment Fee', 'Enrollment Plan', 'First Payment Date', 'Recurring Start Date', and 'Generate Contract'. The main content area shows a 'Program Snapshot' with details like 'Total Debt', 'Total Fees', 'Repayment Plan', and 'Payment'. Below this, there is a 'Payment Schedule' table. The 'Enrollment' tab is highlighted, and a 'History' section shows recent actions.

Program Snapshot	Total Debt	Total Fees	Repayment Plan	Payment
\$60,000.00	\$10,000.00	Revised Pay As You Earn (REPAYE)	\$9.00 @ 240 months	

Payment Schedule	Life	Repayment	Interest Rate	Total Pay
12/1/2021	12/1/2021	12/1/2021	12/1/2021	12/1/2021



OK GREAT, I am going to put the 1st payment date for (Date), the 2nd payment will be scheduled for (Date) and keep in mind your payment of SRP + Loan Payment will begin two weeks after that on (Date). All you will have moved forward on a monthly is SRP + Loan Payment to take care of your student loans.

1st payment date
2nd payment date
SRP + Loan Payment

So (CLIENTS NAME), please provide me with your routing and account number so I can send you the service agreement which confirms your enrollment and approval into the program.... Please go ahead whenever you're ready.....

If client declines, start from the beginning, set new dates to "Close the Present."



(IF CLIENT SAYS NO, RE NEGOCIATE THE DATES, PACKAGE THE WHOLE THING TOGETHER AND ASK FOR THE ROUTING AND ACCOUNT NUMBER ONCE AGAIN)

Thank you, if you can please pull up your email, I am sending over your service agreement. It's going to come in from Clixsign, let me know when you receive that please.

Set up enrollment plan & send out agreement.

Now once you click review documents you will see a popup with your signature on there. Let me know when you see that.

Great, now click on the button that says next, then click finish. That will save your e-signature for you. Scroll down to page 4 and click on the blue button that says sign here. Then scroll down every couple pages and sign the other sections. Once you click the last one you will see a green bar on the screen that says click complete. Let me know once you complete it.

I did receive a completed copy on my end, you will be getting another email from Clixsign containing your PDF copy for your records as well. Now I'm going to send you a welcome email which has all my direct contact information along with our customer service department so if you have any questions at all please don't hesitate to call.

Now the very last thing we need on file is two references. They can be friend and family, but they cannot live with you or live with each other. For your first references what is their first and last name? And their Address? And their phone number? And what is your relationship? For your second reference, first and last name please. And their address? And their phone number? And what is your relationship?

Most importantly, (CLIENTS NAME) You will be receiving 2 emails containing your welcome packet from customer service within the next 24 hours with all your Federal Legal Documentation from the DEPARTMENT OF EDUCATION. You will need to print these out, sign and date them, and send along with your two most recent paystubs to the mailing address in the email.

Did you have any other questions before we end our call today?

Okay great, (clients name) Thank you for choosing **Superior Servicing** to help you prepare your federal Documents to receive Loan Forgiveness. As we mentioned the \$49 monthly payment goes to Student Processing Center to handle the recertification process that is required by the Department of Education every year to stay in the program. So, total moving forward will only be \$49 a month to take care of your recertification for your Student Loans, okay? **(Wait for response, must be YES)**. Great, if you receive ANY correspondence or have any questions regarding the process. Please do not hesitate to contact Our Customer Service department at **866-202-5126**. My direct line will also be listed in the email I'm about to send you. Any last questions before we end this call? Okay great! Have an amazing day.



Training Table of Contents

1. History
2. Student Loan Glossary
3. Programs
4. Recert / Recal
5. Script
6. Close Present
7. FSA Trouble Shooting Options/Instructions
8. Payment Plan Options
9. Enrollment Step by Step
10. Rebuttals
11. How to Maximize your Conversion with each call
12. Cheat Sheet

Sales Rebuttal Training Review H.W.

In your own words, please write out the rebuttal you would use for each question.

What's the name of your company?	We are Superior Servicing, a doc prep center that helps student w/ feel debt enroll into programs that lower payments, interest & possibly qualify for loan forgiveness.
I don't feel comfortable giving you my banking information.	I completely understand but we do require this information to set up your payments so that we can send out your service agreement and get you on track w/ every debt free.
This sounds too good to be true	These programs have been around since 2008 under Obamacare to help students. It's a great program & will help you get these debts paid off.
I can't afford the processing fee	I understand but keep in mind this is only a one-time fee that's req'd for us to close out your balance for your enrollment & you'll be on track to getting your debts relieved.
Can I do this for free?	You can, but over 60% of students get dropped from not doing it correctly. If not completed correctly you put yourself at risk of losing benefits. If you get dropped in a few years & pros are not about anymore then you will be liable to pay in full. Plus int.
Why are you resetting my FSA password?	We need to pull up your loans directly w/ the Dept of Ed. to verify all details on your account. to determine what pays you're eligible for.
What is the processing fee for?	
I am unemployed how am I supposed to afford that?	

Sales Training Review H.W.

In your own words, please write out the definition/explanation of the following terms and programs.

REPAYE Program:	
Standard Program:	
ICR Program:	
Graduated Program:	
PSLF:	more forgiveness
Deferment:	
Forbearance:	hold, int does not accrue 12mo at a time or 36 mos total

Step 1: Check which servicer client is sending docs to

- Notes will say "Servicer Name ***" (Usually at the bottom of the notations tab, but please read notes as sometimes it changes if client has been enrolled for a while) Example Picture Below

* Mohela PSLF

PROGRAM - Repaye
PAYMENT - \$ 0 SRP: \$49
PSLF -Yes
FAMILY SIZE- 4
INCOME - \$24000
FILING STATUS - Single
GRAD LOANS -No

PSLF Approved

- Are there notes indicating client mailed docs? If so, when? If they were sent less than 30 days ago, it is too soon to create account, if it has been more than 30 days, we can attempt to create account.
- If there are no notes indicating the time frame, but it has been more than 30 days from enrollment, we can still attempt to create an account.

**** If the servicer we were sending them to says:**

- Navient → Create an Aidvantage account
- Fedloan → Create a Mohela account

Step 2: Create Account

- Select Register for a new account online and begin entering client's information.
- Username should be first initial, last name, and year of birth.
 - o **For Example:** Jane Doe DOB: 7/12/1955
 - Username: JDOE1955
 - Password: Student1!
- If there are security questions, the answer will be the last word of the question.
 - o **For Example:** What is the name of your childhood pet?
 - Answer: Pet
- Pin # will always be: 1234
- If it requests to pick an image, any image is fine, but **NOTATE** what you chose.

* Please
notate **ALL**
login info
including
username,
password,
questions&
answers, image
and pin on
client's
account in case
it does not
save.

REQUIRED: ALL the above information ↑ **MUST** be notated on the clients DPP account, **ALONG** with saving it under the servicer tab of their contact. Example Pictures Below

Servicer *
Mohela

Servicer Username
Clevio63

Servicer Password
Student

* Question 1
What is your best friend's first name? - NAME

* Question 2
What was the name of your first pet? - PET

* Question 3
What was the last name of your favorite teacher in final year of high school? - SCHOOL

CONSTANCE INFO > Servicer

Username: JDOE1955

Password: Student1!

Question 1: What is your best friend's first name? - NAME

Question 2: What was the name of your first pet? - PET

Question 3: What was the last name of your favorite teacher in final year of high school? - SCHOOL

****If you are unable to create an account- Do not continue, Skip to Page 8**

1. Pick Name (check go daddy for domain availability)
2. Create Go Daddy account and purchase the domain URL www.alumniadvantages.com
3. Create initial emails: info, customer service, etc..on go daddy (dennise will create)
4. Have website built (I will take care of this for you)
5. Call and set up address in Nevada: www.davincivirtual.com 385 324 5462
6. Set up a mailbox in Brea for mail forwarding from the Vegas address (use same forwarding location as Alumni, just make sure it is a separate box of course)
7. Create Rocket Lawyer account and incorporate an LLC in Nevada
 - Choose Rocket Lawyer as your "Registered Agent"
 - Choose "Member Managed"
 - Pay for "Expedited Processing"
8. Create Logo: carol@pacificsigncenter.com 949.248.7474
9. Call DPP and get the account set up. Tell them to mirror the Alumni Advantages account exactly. NO MIGRATION OF FILES They will send you the paperwork and release of information forms to sign. Also send them the logo so they can incorporate it into DPP. Contact Taylor directly:
10. taylor@debtpaypro.com 630.394.6260/ 855.874.8222 (this may be different contacts since the buyout and name change of DPP to Forth.
11. Edit all service agreements/payment authorization forms to be uploaded into DPP
12. Create twilio account for SMS messaging www.twilio.com (Jade can walk you through it)
13. Create Universal Credit account/Xactus: Tom Hunter: 619.508.1223 D.610.284.1000
14. Set up account with freevoice:
 - Step 1: create an account at www.freevoiceusa.com (I will take care of this)
 - Call and Jeremiah and tell him you need a brand new completely separate account set up that mirror the settings of the scholastic or cornerstone phone system. Once that's complete we can import the agent information into that system
15. Set up bank account (once you receive the corporate documents from Rocket Lawyer) This takes about 7 days and they will be available for download on the website when you login.
16. Call Payment Automation Network to get the account set up:
 - ken.martinez@paymentautomation.net ewetherall@paymentautomation.net 800.813.3740
 - Once DPP is set up, and PAN is set up, they will integrate the system together to begin processing payments
17. Set up new ADP account (Dennise can walk you through this)
18. Set up mail house account: www.themarksys.com contact: catherine@themarksys.com (I will take care of this)

From
Maggie's
office
COPY

MEETING NOTES DATE 11/12/24

TOPIC meeting w/ Dennise recap @ 1pm

ATTENDEES all

OBJECTIVES

AGENDA

NOTES

- Daily contact list live - if finish, go over to call not completed files. until new month.
- Red states - assist all except CA or CO!
- Cancellation rates too high - will be FIRED! ^{Per Eric}
- Credit pulls - ~~immediately~~ ask!!! when cl on the line
- try all services / call autos
- NPS - inst → resched 2 weeks out add alert, resume if deliv
b after 3rd row in spec → adding to diff merch.
- be diligent on resched. - waive if needed
- NO Phones @ desk
- NO sleeping @ desk
- Lights must remain on

ACTION ITEMS

DUE

1

Raquel
15